

**Procedural Notice pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai**  
**Procedural Notice Number 1 of 2014 (PN 01/2014)**

Subject of this Procedural Notice	Participating Insurer status submissions for 2015
Applicability of this Procedural Notice	This notice applies to all insurers wishing to submit an application for PI status for 2015 as well as (where relevant) to health insurance claims management companies providing support services to applicants
Purpose of this Procedural Notice	To detail the requirements of an application, the process of applying and relevant dates
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Publication date	27 October 2014
This document replaces	PIS requirements v4.2 160114.pdf
This document has been replaced by	Not applicable
Effective date of this Procedural Notice	Immediately upon publication
Grace period for compliance	Not applicable

#### Objectives of this Procedural Notice

- To notify all interested parties of the procedure for an application for PI status for the calendar year 2015
- To detail the requirements to be satisfied and preconditions
- To notify the Index Rate band for 2015
- To advise the dates by which submissions must be made
- To outline the decision-making process and the expected decision date

#### Preamble

The status of PI carries enormous responsibilities as well as financial risks. We encourage applications only from those insurers who understand these responsibilities and risks as well as **already have in place** the necessary policies, procedures and systems to be able to undertake these responsibilities and market and administer large additional portfolios of insured members immediately commencing 1 January 2015.

Applicants should also review their overall marketing strategy in terms of both preferred business lines and, if health insurance is one of those preferred lines, their target segment within health insurance. Only then should they consider if an application for PI status is in line with their strategy.

#### The procedure

Existing PIs do not need to apply again. They will be subject to a separate and challenging process of scrutiny of their performance during 2014 to determine if their PI status will continue for 2015.

For other insurers, all applications must be made via the eClaimlink portal using the **PI application form 2015**. The form will go live on **1 November** and will detail a series of requirements split between General Requirements (GRs) and Technical Requirements (TRs). The applicant will be asked to either upload supporting documents, check answer boxes or complete free form text boxes.

The form does not have to be completed in one session and can be saved at any time. Do NOT “submit” the form until you are sure that it is accurate and complete. Once submitted the application form will be locked. No changes will be permitted.

The person named at the foot of the form as the contact is responsible for the accuracy and completeness of the information contained therein.

### Requirements to be satisfied

These can be found in the document [PIS requirements 2015 v1.3 271014.pdf](#) sent along with this PN.

Where an applicant insurer is to utilize the services of a health insurance claims management company or multiple companies, some of the requirements, both GR and TR, require the insurer to submit information that should be provided to them by the claims management company. This information must be submitted by the applicant insurer via the online application.

### Compliance with 2014 HIP requirements

When insurance companies applied for Health Insurance Permits at the end of 2013, they gave written commitments to comply with all DHA regulations during 2014 and with a number of specific HIP requirements. These included:

1. Uploading details of all health insurance packages to the eClaimlink portal
2. Uploading and updating on a monthly basis the Person Register of insured members
3. Compliance with eClaims and ePrescriptions
4. Collecting complaints data throughout 2014
5. Submitting quarterly reports on call centre performance
6. Submitting quarterly reports on member communication activities

Compliance with items 1 -3 will be validated using eClaimlink data. The PI application will include sections that will require applicants to upload documents to evidence compliance with items 4 – 6.

**Compliance at an acceptable level with all items above will be a key part of the PI application assessment process.**

### Index Rate band for 2015

The band for 2014 applications was set at 500 – 700 AED. We have increased this band for 2015 in line with an annual general inflation rate to the month of September 2014 of 4.22% as published by Dubai Statistics Centre.

The IR band for 2015 is therefore 520 – 730 AED per member per year. The variation of + or – 25 AED around the submitted IR remains.

### Submission deadline

All applications must be submitted online by **1800 GST Sunday 30 November**. No extension will be provided.

### Decision process and expected decision date

We have said consistently that standards will be raised over time for both HIP and PI status. This applies to both existing PIs and new applicants. We will be analyzing the submissions in an objective and critical manner. No criteria other than those required as part of the submission will be taken into account.

The first level of assessment is to check that the applicant has actually **submitted what is required** in respect of both GRs and TRs. The second level of assessment is to rate the quality of the GR submission.

The first level of assessment is a simple pass/fail in respect of the TRs. In respect of the GRs, a lack of submission or an irrelevant submission will score "0".

The second level of assessment will see a rating applied to the **quality** of each element of the GRs on a scale of 1-8 (8 being the highest). A weighting system will be applied to the individual GR scores based upon their relative importance in the application ranging from 1 to 6 (6 being the highest).

The assessment process is lengthy and needs to be verified by other DHA departments. We therefore hope to announce successful applicants by 31 December 2014 if possible.

The detail of the assessments will not be published. We will, upon request, provide a written indication of the main deficiencies to those applicants whose submission did not satisfy the standards required.